

GUARANTY BANCORP, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 2637820	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$372	\$387	4.2%		
Loans	\$288	\$306	6.0%		
Construction & development	\$10	\$10	2.6%		
Closed-end 1-4 family residential	\$140	\$149	6.3%		
Home equity	\$15	\$15	-3.2%		
Credit card	\$0	\$0	-100.0%		
Other consumer	\$12	\$11	-6.3%		
Commercial & Industrial	\$37	\$35	-5.0%		
Commercial real estate	\$61	\$66	9.7%		
Unused commitments	\$36	\$38	3.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$10	\$4	-61.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$23	\$24	2.8%		
Cash & balances due	\$28	\$33	16.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$341	\$355	4.2%		
Deposits	\$262	\$293	12.0%		
Total other borrowings	\$77	\$60	-22.5%		
FHLB advances	\$57	\$51	-11.5%		
Equity					
Equity capital at quarter end	\$31	\$33	4.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	8.4%	--		
Tier 1 risk based capital ratio	12.7%	12.1%	--		
Total risk based capital ratio	14.0%	13.1%	--		
Return on equity ¹	6.5%	4.9%	--		
Return on assets ¹	0.6%	0.4%	--		
Net interest margin ¹	3.6%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	92.5%	102.6%	--		
Loss provision to net charge-offs (qtr)	966.7%	245.9%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	8.5%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.7%	0.8%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	0.3%	0.1%	0.1%	--
Commercial & Industrial	5.4%	0.8%	0.1%	0.1%	--
Commercial real estate	0.6%	0.1%	0.0%	0.0%	--
Total loans	1.2%	0.8%	0.0%	0.0%	--